

[Text](#) of GOP Substitute Amendment

According to CBO and JCT's assessment, enacting the amendment would result in a net reduction in federal budget deficits of \$68 billion over the 2010-2019 period.

[Link](#) to the Congressional Budget Office Cost Analysis of the GOP Substitute Amendment

## **Summary of Substitute Amendment**

- Lowering health care premiums. Will lower health care premiums for American families and small businesses, addressing Americans' number-one priority for health care reform.
- Establishing Universal Access Programs to guarantee access to affordable care for those with pre-existing conditions. Creates Universal Access Programs that expand and reform high-risk pools and reinsurance programs to guarantee that all Americans, regardless of pre-existing conditions or past illnesses, have access to affordable care - while lowering costs for all Americans.
- Ending junk lawsuits. Help end costly junk lawsuits and curb defensive medicine by enacting medical liability reforms modeled after the successful state laws of California and Texas.

- Prevents insurers from unjustly cancelling a policy or instituting annual of lifetime spending caps. Prohibits an insurer from cancelling a policy unless a person commits fraud or conceals material facts about a health condition. It also prohibits insurance plans from instituting annual or lifetime spending limits.
- Encouraging Small Business Health Plans. Gives small businesses the power to pool together and offer health care at lower prices, just as corporations and labor unions do.
- Encouraging innovative state programs. Rewards innovation by providing incentive payments to states that reduce premiums and the number of uninsured.
- Allowing Americans to buy insurance across state lines. Allows Americans to shop for coverage from coast to coast by allowing Americans living in one state to purchase insurance in another.
- Codifying the Hyde Amendment. Explicitly prohibits all federal funds, whether they are authorized funds or appropriated funds, from being used to pay for abortion.
- Promoting healthier lifestyles. Promotes prevention & wellness by giving employers greater flexibility to financially reward employees who adopt healthier lifestyles.
- Enhancing Health Savings Accounts (HSAs). Creates new incentives to save for future and long-term care needs by allowing qualified participants to use HSAs to pay premiums.
- Allowing dependents to remain on their parents' policies. Encourages coverage of young adults on their parents' insurance through age 25.